

IBX Care Card

Frequently Asked Questions (FAQs)

What is the IBX Care Card?

The IBX Care Card from Independence Blue Cross (IBX) has a **quarterly over-the-counter (OTC) benefit allowance**. Your IBX Care Card comes preloaded with your allowance.

You can use your card the month your coverage becomes effective. **Simply swipe your card at participating retailers and select credit — no pin is needed.**

What does my IBX Care Card look like?

All members in **Keystone 65 Basic HMO** and **Keystone 65 Essential HMO-POS** plans will **be in the Visa card program**. Any new members who enroll in in Keystone 65 Basic HMO and Keystone 65 Essential HMO-POS will receive a Visa card.

All other plans will be in the OTC Network program. Any new enrollees in these plans will receive the **OTC card without a Visa logo** (see below).



OTC Network Card

Eligible plans include:

Keystone 65 Focus HMO-POS (without Vital Care Plus), Keystone 65 Focus HMO-POS (with Vital Care Plus), Keystone 65 Liberty HMO, Keystone 65 Preferred HMO, and Keystone 65 Select HMO

Personal Choice 65 Achieve PPO, Personal Choice 65 Plus PPO, and Personal Choice 65SM PPO



VISA Card

Eligible plans include:

Keystone 65 Basic HMO, and Keystone 65 Essential HMO-POS

KEEP YOUR CARD through the expiration date.

**The IBX Care Card is not your Member ID Card*

How do I check my IBX Care Card allowance(s)?

To check your balance, visit mybenefitscenter.com, download the OTC Network® App, or call the number on the back of your IBX Care Card.

When will I receive my IBX Care Card?

New members will receive their IBX Care Card approximately two weeks after your plan effective date. This card is separate from your IBX Member ID Card.

For 2026, Keystone 65 Basic HMO and Keystone 65 Essential HMO-POS members will have an IBX Care Card with a Visa logo.

If you currently have an IBX Care Card without a Visa logo and you are moving to Keystone 65 Basic HMO or Keystone 65 Essential HMO-POS, you will receive a new IBX Care Card in the mail with a VISA logo. Please dispose of your previous card.

If you are switching from Keystone 65 Basic HMO or Keystone 65 Essential HMO-POS, you will receive a new IBX OTC Network card in the mail.

What should I do if I lose my IBX Care Card?

If you lose your IBX Care Card or it is stolen, call our Member Help Team at the number on the back of your member ID card. Your card will be canceled immediately. You will receive a new card within 14 business days of contacting the Member Help Team. Your replacement card will have a new card number. **If you find your previous card after receiving a replacement, please dispose of it.**

I received letters about my IBX Care Card purchases. What are these letters?

When you use your IBX Care Card, your transactions will be included in your monthly *Explanation of Benefits* (EOB). When you exceed your quarterly OTC benefit allowance, or if you attempt to make a purchase from an invalid merchant, you will receive an *Integrated Denial Notice* (IDN). If you have questions about these materials, please contact our Member Help Team at the number on the back of your member ID card.

My IBX Care Card did not work at the register. Can I be reimbursed?

If you paid out of pocket for approved OTC items at a participating retailer due to an error with your IBX Care Card, please save your receipt. For information on how to submit for reimbursement, please call our Member Help Team at the number on the back of your member ID card.

What is the OTC benefit allowance?

The **OTC benefit allowance** is a **quarterly allowance** to pay for eligible OTC health and wellness products at participating stores. The OTC quarterly allowance amount varies by plan:

- Keystone 65 Liberty HMO, Keystone 65 Preferred HMO, Keystone 65 Select HMO, Personal Choice 65 Achieve PPO, Personal Choice 65 Plus PPO, and Personal Choice 65SM PPO: **\$30**
- Keystone 65 Basic HMO, Keystone 65 Focus HMO-POS (without Vital Care Plus), and Keystone 65 Essential HMO-POS: **\$60**
- Keystone 65 Focus HMO-POS (with Vital Care Plus): **\$70**

When is my OTC benefit allowance updated?

Your OTC benefit allowance is reloaded quarterly. **Be sure to spend your OTC benefit allowance each quarter as any unused balance will not roll over to the next quarter.**

You can use your OTC allowance on the first day of each quarter. Please note: Your quarterly allowance will appear on mybenefitscenter.com or on the OTC Network[®] App prior to the first day of the new quarter.

- **Quarter 1:** January 1 through March 31
- **Quarter 2:** April 1 through June 30
- **Quarter 3:** July 1 through September 30
- **Quarter 4:** October 1 through December 31

Where can I shop for eligible OTC items?

- **In-store:** Visit mybenefitscenter.com, or use the OTC Network[®] App for a full list of participating stores and eligible products.
- **Online:** Shop through the Convey Catalog at conveybenefits.com/ibx.
- **By phone:** Call **1-855-885-5740** (TTY/TDD: **711**) to place your order with a Convey OTC specialist, Monday through Friday, 8 a.m. to 11 p.m.

How do I register through the Convey website?

Visit conveybenefits.com/ibx to create an account. Make sure to have your IBX Care Card number available. Then enter your member and personal information (it must match the information listed on your IBX Care Card), set up your account with a username and password, and establish a security question. For help creating an account, call **1-855-885-5740** (TTY/TDD: **711**).

What happens if I exceed my OTC benefit allowance when shopping?

If you exceed your benefit allowance for an order, alternative payment will be required for the remaining balance due. Be sure to check your available balance amount by logging into mybenefitscenter.com, using the OTC Network® App, or calling the number on the back of your IBX Care Card.

Why do I need to speak with my physician before I can order certain OTC items?

Dual-purpose items are medicines and products that can be used for either a medical condition or general health and well-being. To purchase these items, your physician must recommend them for a specific diagnosed condition. Please speak to your physician before ordering these items. These items include, but are not limited to, vitamins and minerals, home monitoring and testing, and weight loss items.

May I return OTC items I purchased with my IBX Care Card?

Every participating store has their own return policy. Be sure to check the return policy at the store(s) where you shop before purchasing products. For the allowance to be added back to your IBX Care Card, returns must be made within the same quarter as the one in which the items were purchased. If the quarter has lapsed, items may be exchanged for other approved OTC items. Purchases made through Convey may not be returned.

Will there be changes to the eligible OTC products?

There may be changes throughout the year. To search OTC products available for retail purchase, visit mybenefitscenter.com or use the OTC Network® App.

For the most up-to-date listing of OTC products available for home delivery, visit conveybenefits.com/ibx.

Products and prices are accurate based on the date the catalog is published.

What can I purchase using my IBX Care Card?

Your OTC benefit allowance can be used to purchase the following items[†]:

- Acid controller liquids/tablets
- Adult aspirin & pain relief
- Allergy, sinus & combination liquids & tablets
- Boost[™], Ensure[®] & Glucerna[®]
- Cough, cold & flu liquids or tablets
- Corn/callus/bunion pads & removers, anti-fungal powders creams/liquids/sprays
- CoQ10 herbals & botanicals (echinacea, ginseng, ginkgo, etc.)
- Denture/dental care (floss, toothbrush, toothpaste, & denture care)
- Digestive aids (probiotics & prebiotics)
- Ear drops & eye wash
- Heart health & essential fatty acids (fish oil, flax, GLA, etc.)
- Incontinence (disposable underwear, disposable underpads, etc.)
- Laxatives (stool softeners & fiber acid)
- Meal replacement shakes, nutrition drinks
- Vitamins & minerals (calcium, vitamin D, etc.)
- And much more!

What are some Items NOT covered by your OTC benefit allowance?

- Baby medicines
- Contraceptives
- Cosmetics
- Food products or supplements (includes liquids, powders & bars)
- Foot grooming, foot moisturizers, exfoliators & cleansers, odor & wetness treatment, insoles/inserts
- Grooming products
- Mouthwash (only fluoride treatment & dry mouth mouthwash are covered)
- Sport/energy liquids
- Weight management foods

[†]A complete list of covered items is available online at mybenefitscenter.com

The IBX Care Card OTC allowance is provided quarterly (every three months) and does not carry forward to the next quarter if it is not used. You must use your IBX Care Card to purchase OTC items at a participating retailer. OTC items purchased from non-participating retailers will not be covered. Members should retain the card through the expiration date. When using your IBX Care Card, if the member exceeds the benefit amount, alternative payment will be required for the remaining balance due. Members should ask the provider if they accept split payment methods prior to receiving services. OTC Network[®], OTC Network[®] app, and Convey Health Solutions are provided by InComm Payments[™], an independent company. Independence Blue Cross offers PPO, HMO-POS, and HMO Medicare Advantage plans with a Medicare contract. Enrollment in Independence Blue Cross PPO, HMO-POS, and HMO Medicare Advantage plans depends on contract renewal. Independence Blue Cross offers products through its subsidiaries Independence Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association. The product and company names listed are trademarks[™] or registered[®] trademarks of their respective holders.

